

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN

IN RE:	§	
	§	
Alisa Rene Byrnes	§	CASE NO. 19-01427
	§	HON. Scott W Dales
Debtor(s)	§	Filed: 04/03/2019
	§	

**ORDER ALLOWING DEBTOR TO ENTER INTO A TRIAL MORTGAGE LOAN  
MODIFICATION WITH BSI FINANCIAL SERVICES AND AUTHORIZING THE DEBTOR  
TO TEMPORARILY REDUCE DEBTOR'S MONTHLY PAYMENT**

Upon Stipulation of the Debtor, the mortgage lender and the Chapter 13 Trustee, and the Court being fully advised of the said premises.

**IT IS HEREBY ORDERED** that the parties and terms of the proposed modification include:

Mortgage Creditor/Servicer: BSI Financial Services  
Borrower Name(s): Alisa R. Byrnes  
Property Address: 2202 Lagoon Dr., Okemos, MI 48864  
Last Four Digits of Mortgage Account No: 6524  
Proposed Modified Trial Payment: 6 Trial Payments in the amount of \$1,599.78  
First Trial Payment Due: 01/01/2021.

**IT IS FURTHER ORDERED** The Debtor shall reduce the monthly Chapter 13 Plan payment to \$1,030.22 for the months of January, February, March, April, May, and June of 2021 in order to make mortgage modification payments directly to the mortgage creditor:

- a. First Trial Payment Due 01/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.
- b. Second Trial Payment Due 02/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.
- c. Third Trial Payment Due 03/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.
- d. Fourth Trial Payment Due 04/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.
- e. Fifth Trial Payment Due 05/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.

- f. Sixth Trial Payment Due 06/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.

**IT IS FURTHER ORDERED** The Trustee shall resume the ongoing mortgage payments pursuant to terms of the last confirmed plan commencing on 07/01/2021.

**IT IS FURTHER ORDERED** That during the seven months following the entry of this stipulation, the Chapter 13 Trustee shall reserve mortgage payments on pre-petition mortgage arrearages in the amount of \$875.00 until:

- a. further order of this court granting a permanent loan modification and clarifying the treatment of the mortgage arrears; or
- b. a correspondence from the creditor or debtor indicating the loan modification was denied;
- c. an approved amended plan;
- d. in any event, no longer than six (6) months from the date of this stipulation.

**IT IS FURTHER ORDERED** That following the seventh month from the entry of this stipulation, the Trustee shall disburse funds as to the ongoing post-petition mortgage payments, and mortgage arrears pursuant to the terms of the last confirmed plan until:

- a. further order of the court;
- b. notification from the creditor related to the mortgage payment change; or
- c. an approved amended plan.

**IT IS FURTHER ORDERED** that any notice shall include the following:

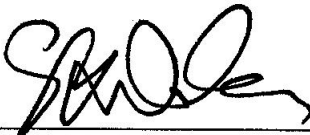
- a. clarification of the mortgage arrears status;
- b. the current mortgage payment amount; and
- c. the mortgage payment current due date.

**END OF ORDER**

**IT IS SO ORDERED.**

**Dated December 31, 2020**



  
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Scott W. Dales  
United States Bankruptcy Judge